Case 05-30563 Doc 1 Filed 08/04/05 Entered 08/04/05 14:36:13 Desc Main (12/03) West Group, Rochester, NY Document Page 1 of 26

(Official Form 1) (12/03) West Group, Rochester, NY

FORM B1 United States Bankruptcy NORTHERN District of ILLIN		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse)(Last, First,	Middle):
Reed, Donald E.		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): NONE	All Other Names used by the Joint Det (include married, maiden, and trade names):	otor in the last 6 years
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all).9329	Last four digits of Soc. Sec. No./Composition for than one, state all):	ete EIN or other Tax I.D. No.
Street Address of Debtor (No. & Street, City, State & Zip Code): 105 N Jackson Street Gardner IL 60424	Street Address of Joint Debtor (No. & S	treet, City, State & Zip Code):
County of Residence or of the Principal Place of Business: <i>Grundy</i>	County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address): SAME	Mailing Address of Joint Debtor (if differ	rent from street address):
Location of Principal Assets of Business Debtor (If different from street address above): NOT APPLICABLE		
Information Regarding the Debt	or (Check the Applicable	Boxes)
 Venue (Check any applicable box) ☑ Debtor has been domiciled or has had a residence, principal place of but preceding the date of this petition or for a longer part of such 180 days to the contract of the preceding the date of this petition or for a longer part of such 180 days to the contract of the preceding the date of this petition or for a longer part of such 180 days to the preceding the date of this petition or for a longer part of such 180 days to the preceding the date of this petition or for a longer part of such 180 days to the preceding the date of this petition or for a longer part of such 180 days to the preceding the date of this petition or for a longer part of such 180 days to the preceding the date of this petition or for a longer part of such 180 days to the preceding the date of this petition or for a longer part of such 180 days to the preceding the date of this petition or for a longer part of such 180 days to the preceding the date of this petition or for a longer part of such 180 days to the preceding the date of this petition or for a longer part of such 180 days to the preceding the date of the date of the preceding the date of the preceding the date of the date	han in any other District.	or 180 days immediately
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankru	
☐ Individual(s) ☐ Railroad	the Petition is Filed	
Corporation Stockbroker	Chapter 7 Chapter 11	Chapter 13
□ Partnership □ Commodity Broker □ Other □ Clearing Bank	☐ Chapter 9 ☐ Chapter 12 ☐ Sec. 304 - Case ancillary to foreign	proceeding
Nature of Debts (Check one box)	Filing Fee (Chec	k one box)
Consumer/Non-Business Business	□ Full Filing Fee attached	
Chapter 11 Small Business (Check all boxes that apply) ☐ Debtor is a small business as defined in 11 U.S.C. § 101 ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Filing Fee to be paid in installments Must attach signed application for the certifying that the debtor is unable the Rule 1006(b). See Official Form No	he court's consideration o pay fee except in installments.
Statistical/Administrative Information (Estimates only)	THIS S	PACE IS FOR COURT USE ONLY
☐ Debtor estimates that funds will be available for distribution to unsecure	d creditors.	
Debtor estimates that, after any exempt property is excluded and admir paid, there will be no funds available for distribution to unsecured credit	·	
Estimated number of Creditors	0-999 1000-over	
Estimated Assets		
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$500,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million	\$50,000,001 to More than \$100 million \$100 million	
Estimated Debts		
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$50,000 \$100,000 \$500,000 \$1 million \$10 million	\$50,000,001 to More than \$100 million \$100 million	

Case 05-30563 Doc 1 Filed 08/04/05	Entered 08/04/05 14:36	:13 Desc Main
	Page 2 of 26	FORM P4 Power 2
Voluntary Petition	Name of Debtor(s):	FORM B1, Page 2
(This page must be completed and filed in every case)	Donald E. Reed	
Prior Bankruptcy Case Filed Within Last 6 Y		
Location Where Filed:	Case Number:	Date Filed:
NORTHERN DISTRICT ILLINOIS Pending Bankruptcy Case Filed by any Spouse, Partner or Affi	04-13875	04/07/2004
Name of Debtor:	Case Number:	Date Filed:
NONE	Case Hamber.	Bate Filed.
District:	Relationship:	Judge:
Signa	atures	
Signature(s) of Debtor(s) (Individual/Joint)	Ex	hibit A
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed	(To be completed if debtor is (e.g., forms 10K and 10Q) w Commission pursuant to Sec	required to file periodic reports ith the Securities and Exchange ction 13 or 15(d) of the Securities requesting relief under Chapter 11)
under chapter 7.	Ex	hibit B
I request relief in accordance with the chapter of title 11, United States		ted if debtor is an individual
Code, specified in this petition. X /s/ Donald E. Reed Signature of Debtor X		Jnited States Code, and have
Signature of Joint Debtor	X /s/ John A. Reed	8/1/05
Telephone Number (If not represented by attorney)	Signature of Attorney for Debtor(s)	Date
8/1/05		hihia C
Date		hibit C session of any property that poses
Signature of Attorney X /s/ John A. Reed Signature of Attorney for Debtor(s)	or is alleged to pose a threat of in public health and safety?	
	Signature of Non-At	ttorney Petition Preparer
John A. Reed 02299909 Printed Name of Attorney for Debtor(s)		ion preparer as defined in 11 U.S.C.
John A. Reed Ltd.	§ 110, that I prepared this document provided the debtor with a copy of the	
Firm Name	provided the debter man a copy or a	nie desament.
63 W. Jefferson Street # 200 Address	Printed Name of Bankruptcy Petition Prep	parer
	Social Security Number	
Joliet IL 60432		
	Address	-
815/726-9100 8/1/05 Telephone Number Date	-	
Signature of Debtor (Corporation/Partnership)		
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Names and Social Security num prepared or assisted in preparir	nbers of all other individuals who ng this document:
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		
		ed this document, attach additional
X	sneets conforming to the approp	priate official form for each person.
Signature of Authorized Individual	X	
Printed Name of Authorized Individual	Signature of Bankruptcy Petition Preparer	
Title of Authorized Individual	Date	
	A bankruptcy petition preparer's fail	
Date	of title 11 and the Federal Rules of in fines or imprisonment or both 11	

Form B 201 (11/03) West Group, Rochester, NY

UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankuptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can expain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankuptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

3/1/05	/s/Donald E. Reed	
Date	Signature of Debtor	Case Number

(circle one)

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STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. § 341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary - they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,077,000 (\$269,250 in unsecured debts and \$807,750 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re Donald E. Reed		Case No.	
		Chapter	13
	_/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED			
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets		ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$	65,000.00		
B-Personal Property	Yes	3	\$	1,825.00		
C-Property Claimed as Exempt	Yes	1				
D-Creditors Holding Secured Claims	Yes	1			\$ 62,400.00	
E-Creditors Holding Unsecured Priority Claims	Yes	1			\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3			\$ 5,783.34	
G-Executory Contracts and Unexpired Leases	Yes	1				
H-Codebtors	Yes	1				
I-Current Income of Individual Debtor(s)	Yes	1				\$ 3,976.87
J-Current Expenditures of Individual Debtor(s)	Yes	1				\$ 3,375.00
Total Number of Sheets in A	Il Schedules ►	14				
		Total Assets ▶	\$	66,825.00		
			-	Total Liabilities ▶	\$ 68,183.34	

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In re <i>Donald E</i> .	Reed	/ Debtor	Case No.	
·		_		(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have recorrect to the best of my knowledge, information	sheets, and that they are true and	
Date: 8/1/05	Signature /s/ Donald E. Reed Donald E. Reed	

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In re Donald E. Reed	/ Debtor	Case No	
			(if known

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property HusbandH WifeW JointJ CommunityC	Secured Claim or	Amount of Secured Claim
Debtor's residence at 105 N Jackson St, Gardner, Illinois	Fee Simple	\$ 65,000.00	\$ 62,400.00

(Report also on Summary of Schedules.)

No continuation sheets attached

65,000.00

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In re Donald E. Reed	/ Debtor	Case No.	
		-	(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o	Description and Location of Property	HusbandH	Current Market Value of Debtor's Interest, in Property Without
	n e		WifeW JointJ CommunityC	Secured Claim or
. Cash on hand.		Misc Cash Location: In debtor's possession		\$ 25.0
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank Account with Numark Credit Union Location: In debtor's possession		\$ 50.0
 Security deposits with public utilities, telephone companies, landlords, and others. 	X			
 Household goods and furnishings, including audio, video, and computer equipment. 		Bedroom set, couch, chairs, kitchen set, T Location: In debtor's possession	V	\$ 500.0
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc Books & Pictures Location: In debtor's possession		\$ 100.0
i. Wearing apparel.		Misc Clothing Location: In debtor's possession		\$ 350.0
'. Furs and jewelry.	x			
. Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
0. Annuities. Itemize and name each issuer.	X			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
2. Stock and interests in incorporated and unincorporated businesses. Itemize.	<i>X</i>			
3. Interests in partnerships or joint ventures. Itemize.	X			

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In re Donald E. Ree	ed	/ Debtor	Case No.

SCHEDULE B-PERSONAL PROPERTY

(if known)

		(Continuation Sheet)		
Type of Property	N	Description and Location of Property		Current Market Value of Debtor's Interest,
	o n e		eW ntJ	in Property Without Deducting any Secured Claim or Exemption
Government and corporate bonds and other negotiable and non-negotiable instruments.	X	·		
15. Accounts Receivable.	X			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		1994 Ford Tempo Location: In debtor's possession		\$ 800.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			

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nre Donald E. Reed	/ Debtor	Case No.	
			(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property N Description and Location of Property Husband-H Wile-W Community-C 33. Other parameter fragery of any kind neal Secured Claim or Exemption Total * \$\$ 1,825.			(Community Cheek)			
Solution property of any kind not already fidered, brenize.	Type of Property	N	Description and Location of Property			Value of Debtor's Interest,
33. Other personal property of any kind not all season lises the linear lises and lises the lises and lises are also and lises		n		Wife- Joint	W :J	in Property Without Deducting any Secured Claim or
already listed. Itemize.				Community-	С	Exemption
	33. Other personal property of any kind not already listed. Itemize.	X				
Page 3 of 3 Total → \$ 1,825.						
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ın	re

Donald E. Reed _______ / Debtor Case No. _____

(if known

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

☑ 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been

located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Debtor's residence	735 ILCS 5/12-901	\$ 7,500.00	\$ 65,000.00
Misc Cash	735 ILCS 5/12-1001(b)	\$ 25.00	\$ 25.00
Bank Account	735 ILCS 5/12-1001(b)	\$ 50.00	\$ 50.00
Misc Household Goods	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
Misc Books & Pictures	735 ILCS 5/12-1001(a)	\$ 100.00	\$ 100.00
Misc Clothing	735 ILCS 5/12-1001(a)	\$ 350.00	\$ 350.00
1994 Ford Tempo	735 ILCS 5/12-1001(c)	\$ 800.00	\$ 800.00

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FORM B6D (12/03) West Group, Rochester, NY

n re Donald E. Reed	/ Debtor	Case No.	
			(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity	n t i n g e n	l i quid a	u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: 6448	X					\$ 62,400.00	\$ 0.00
Creditor # : 1 Fairbanks Capital Corp 3815 South West Temple Salt Lake City UT 84115-4412		Mortgage 105 N Jackson St, Gardner, IL 02 CH 79 (Incl arrears of \$ 16,000) Value: \$ 65,000.00					
Account No: 6448							
Representing: Fairbanks Capital Corp		Kluever & Platt LLC Attorneys At Law 65 E Wacker Place # 1700 Chicago IL 60601					
Account No:							
Account No:		Value:					
ACCOUNT NO.	1	Value:					

No continuation sheets attached

Subtotal \$ 62,400.00

(Total of this page)

Total \$ 62,400.00

(Use only on last page. Report total also on Summary of Schedules)

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n re_Donald E. Reed	/ Debtor	Case No	
			(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three

oolui	1110-1
the b	Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in lox labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
	Alimony, Maintenance or Support Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
П	Commitments to Maintain the Capital of an Insured Depository Institution

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the

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FORM B6F (12/03) West Group, Rochester, NY

In re	/ Debtor	Case No.	
			(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	H W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	C o n t i i n g e n t	U n l i qu i d a t e d	D i s p u t e d	Amount of Claim
Account No: Creditor # : 1 AmeriCredit 4000 Embarcadero Arlington TX 76014			Deficiency re: vehicle Re: 1993 Ford Ranger				\$ 3,000.00
Account No: 9368 Creditor # : 2 Capital One Services P.O. Box 85015 Richmond VA 23285-5015			Credit Card Purchases				\$ 725.89
Account No: 9368 Representing: Capital One Services			Van Ru Credit Corp P.O. Box 46549 Lincolnwood IL 60646-0549				
Account No: Creditor # : 3 Connie Squettati-Reed 125 E Park Coal City IL 60416			Contingent Creditor Marital Debt	X			\$ 1.00
2 continuation sheets attached				Subt		age)	3,726.89

(Report total also on Summary of Schedules)

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FORM B6F (12/03) West Group, Rochester, NY

In re Donald E.	Reed	/ Debtor	Case No	
				(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

				С	U	D	Amazona es Oleitere
Creditor's Name and Mailing Address	C		Date Claim was Incurred,	0		i	Amount of Claim
including Zip Code	d		and Consideration for Claim.	n t	i	s p	
	e b		If Claim is Subject to Setoff, so State.	i n	q u i	u t	
	t	H	Husband	g e	d	е	
	0	1.	Wife loint	n	t	d	
	r	C	Community	t	ę		
Account No:							\$ 125.00
Creditor # : 4			Medical Bills				
Dermatology Limited							
240 Glenwood Avenue Joliet IL 60435							
001165 11 00435							
Account No:							
Representing:			Michael Naughton				
Dermatology Limited			Attorney At Law				
Delmatology Himited			P.O. Box 10				
			Manhattan IL 60442				
							4 074 40
Account No:							\$ 274.10
Creditor # : 5 Epic Group SC			Medical Bills				
Slot 303125/P.O. Box 66973							
Chicago IL 60666-0973							
Account No:		-					
	_		Michael Naughton				
Representing:			Attorney At Law				
Epic Group SC			P.O. Box 10				
			Manhattan IL 60442				
Account No: 598							\$ 135.00
Creditor # : 6			Medical Bills				
Minor Chiropractic Health Ctr 24829 S Tryon St # 1A							
Channahon IL 60410							
Account No:			walion Pills				\$ 540.01
Creditor # : 7 Morris Hospital			Medical Bills				
150 W High Street							
Morris IL 60450							
Sheet No. 1 of 2 continuation sheets at	ached	to S	Chedule of	CL		1 &	
Creditors Holding Unsecured Nonpriority Claims	aoriou			Subtotal of			1,074.11
Greaters Holding Griscoured Northholity Claims					Tota	al\$	
			(Report total also on Summa	y of So	chedu	ıles)	

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FORM B6F (12/03) West Group, Rochester, NY

In re Donald E.	Reed	/ Debtor	Case No.	
				(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
Creditor's Name and Mailing Address including Zip Code Account No: Creditor # : 8 Morris Hospital 150 W High Street Morris IL 60450	C o d e b t o r	H W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community Medical Bills	C o n n t t i i n n g g e n t	U n l i q u i d a t e d	i s p u t	Amount of Claim
Account No:							
Representing: Morris Hospital			Michael Naughton Attorney At Law P.O. Box 10 Manhattan IL 60442				
Account No: 5837 Creditor # : 9 Provena St Joseph Med Ctr 333 N Madison Street Joliet IL 60432			Medical Bills				\$ 32.46
Account No: 5837 Representing: Provena St Joseph Med Ctr			KCA Financial Services Inc. 628 North Street P.O. Box 53 Geneva IL 60134				
Account No:							
Account No:							
Sheet No. 2 of 2 continuation sheets att	ached	l to S	chedule of	Subt			982.34
Creditors Holding Unsecured Nonpriority Claims			(Report total also on Sun		Tota	al\$	5,783.34

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In re <i>Donald E. Reed</i>	/ Debtor	Case No.	
	-		(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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In re <i>Donald E. Reed</i>	/	Debtor	Case No.	
			·	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Name and Address of Codebtor	Name and Address of Creditor
Connie Squettati-Reed	Fairbanks Capital Corp
125 E Park	3815 South West Temple
Coal City IL 60416	Salt Lake City UT 84115-4412
-	-

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In re <i>Donald E. Reed</i>	/ Debtor	Case No.	
			(if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

<u> </u>	spouses are separated and a joint petition is not filed.					
Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE					
Status:	RELATIONSHIP		AGE			
Divorced	Son		16			
EMPLOYMENT:	DEBTOR		SPOUSE			
Occupation	Electrician					
Name of Employer	Burke Electric					
How Long Employed	3 1/2 years					
Address of Employer	227 E Laraway Road Frankfort IL 60423					
Income: (Estimate of average	ge monthly income)		DEBTOR		SPOUSE	
Current Monthly gross wage Estimated Monthly Overtime SUBTOTAL	es, salary, and commissions (pro rate if not paid monthly) e	\$\$\$	5,166.63 0.00 5,166.63	\$ \$	0.00 0.00 0.00	
a. Payroll Taxes and 3 b. Insurance c. Union Dues d. Other (Specify): SUBTOTAL OF PAYROLL	Social Security MANDATORY VACATION FUND	\$\$\$\$\$\$	826.63 0.00 129.13 234.00 1,189.76	\$\$\$\$\$	0.00 0.00 0.00 0.00	
TOTAL NET MONTHLY TA	KE HOME PAY	\$	3,976.87	\$	0.00	
Income from Real Property Interest and dividends	upport payments payable to the debtor for the debtor's use or that	\$\$\$\$	0.00 0.00 0.00 0.00	\$\$\$\$\$	0.00 0.00 0.00	
Social Security or other gov Specify: Pension or retirement incon Other monthly income		\$	0.00 0.00	\$	0.00	
Specify:	100115	\$	0.00 3,976.87	\$ \$	0.00	
	OTAL COMBINED MONTHLY INCOME \$ 3,976. eport also on Summary of Schedules)	1	3,9/0.8/	Φ =	0.00	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Debtor has reduced hours in the months of January, February & March each year to account for step payment in plan.

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In re Donald E. Reed	/ Debtor	Case No.	
		_	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

"Spouse."	1	
Rent or home mortgage payment (include lot rented for mobile home)	\$	725.00
Are real estate taxes included? Yes No 🗵		
Is property insurance included? Yes 🛛 No 🗌		
Utilities: Electricity and heating fuel	\$	300.00
Water and sewer	\$	65.0
Telephone	\$	85.00
Other CABLE TV	\$	75.00
Other	\$	0.0
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	100.00
Food	\$	400.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	50.0
Medical and dental expenses	\$	200.00
Transportation (not including car payments)	\$	300.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
Charitable contributions	\$	40.0
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.0
Life	\$	0.0
Health	\$	0.0
Auto	\$	200.0
Other	\$	0.0
Other	\$	0.0
Other	\$	0.0
Taxes (not deducted from wages or included in home mortgage)		
Specify: REAL ESTATE TAXES	\$	125.0
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.0
Other:	\$	0.0
Other:	\$	0.0
Other:	\$	0.0
Alimony, maintenance, and support paid to others	\$	0.0
Payments for support of additional dependents not living at your home	\$	450.0
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.0
Other: HAIRCUTS, GROOMING, TOILETRIES	\$	50.0
Other: CAR TIRES, REPAIR, MAINTENANCE	\$	60.0
	\$	0.0
Other:	Ф	

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

	<u> </u>	31	
A. Total projected monthly Income			\$ 3,976.87
B. Total projected monthly expenses			\$ 3,375.00
C. Excess Income (A minus B)			\$ 601.87
D. Total amount to be paid into plan each: Month	ily		\$ 600.00

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Document Page 21 of 26 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re *Donald E. Reed*Case No.
Chapter 13

______/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

Year to date: \$ 39,000 Wages
Last Year: \$ 62,000 Wages
Year before: \$ 62,000 Wages

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

	ithin one year immediately preceding the commencen 2 or chapter 13 must include payments by either or bo			
NONE				
_				
Suits and administrative	e proceedings, executions, garnishment	s and attachi	ments	
a. List all suits and administ	rative proceedings to which the debtor is or was a particle or chapter 13 must include information concerning	arty within one ye	ear immediately precedi	
APTION OF SUIT		COURT O	R AGENCY	
ND CASE NUMBER	NATURE OF PROCEEDING	AND LC	OCATION	STATUS OR DISPOSITION
irst Franklin inancial	Foreclosure proceedings	Morris, County,	Grundy Illinois	Judgment
orporation - 02 C 9	H			
case.(Married debtors filing u	nas been attached, garnished or seized under any legal inder chapter 12 or chapter 13 must include information			
	ated and a joint petition is not filed.)			
X NONE				
year immediately preceding the	psures and returns. In repossessed by a creditor, sold at a foreclosure sale commencement of this case. (Married debtors filing used in petition is filed, unless the spouses are separated as	inder chapter 12	or chapter 13 must inclu	
NONE	, journ poullor to most, amost the operation and coparation of	and a journ pound.	io not inout,	
Assignments and recei	verships.			
	of property for the benefit of creditors made within 1: 13 must include any assignment by either or both spou	-		•
NONE				
case.(Married debtors filing u	s been in the hands of a custodian, receiver, or countries that the hands of a custodian, receiver, or countries chapter 12 or chapter 13 must include information to the hand and a injury activities in part filed.)		-	
NONE	ated and a joint petition is not filed.)			
Gifts.				
List all gifts or charitable cor aggregating less than \$200 ir	ntributions made within one year immediately preceding value per individual family member and charitable core gifts or contributions by either or both spouses wheth	ntributions aggrega	ating less than \$100 per	r recipient.(Married debtors filing under chapte

NONE

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8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. AMOUNT OF MONEY OR

NAME OF PAYOR IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: John A. Reed

Address:

63 W. Jefferson Street # 200

Joliet, IL 60432

Date of Payment: July 2005 \$500.00 paid Payor: Donald E. Reed

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

X NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

NONE

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

☑ NONE

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	Spouses and Former Spouses If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state. NONE
7.	Environmental Information For the purpose of this question, the following definitions apply:
	"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.
	"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.
	"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under and Environmental Law:
	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
X	NONE
	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
X	NONE
	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
X	NONE
8.	Nature, location and name of business
	a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case
	If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses

in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencment of this case.

\boxtimes	NONE
	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
\boxtimes	NONE

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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date 8/1/05	Signature /s/ Donald E. Reed
	Donald E. Reed
Date	Signature

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Donald E. Reed		Case No. Chapter 13
		/ Debtor	
	Attorney for Debtor: John A. Reed	=	

STATEMENT PURSUANT TO RULE 2016(B)

	The undersigned,	pursuant to	Rule 2016(b)	. Bankruptc	V Rules.	states that
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- The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ _____of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 8/1/05 Respectfully submitted,

X/s/ John A. Reed

Attorney for Petitioner: John A. Reed

John A. Reed Ltd.

63 W. Jefferson Street # 200

Joliet IL 60432